

UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

In re SHELLY MARIE MCCARTHY,
DebtorCase No. 19-03672/RNO

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association astrustee of Lodge Series IV TrustCourt claim no. (if known): 4

Last four digits of any number
you use to identify the debtor's
account:

9 9 6 5

Date of payment change:

09/01/2020Must be at least 21 days after date of
this notice

mm/dd/yyyy

New total payment:

\$ 928.46

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 495.55New escrow payment: \$ 434.51

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- ☐ I am the creditor. ☒ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Emmanuel J. Argentieri _____ Date 08/05/2020
Signature mm/dd/yyyy

Print: Emmanuel J. Argentieri _____ Title Attorney-at-Law
First Name Middle Name Last Name

Company Romano Garubo & Argentieri

Address 52 Newton Avenue, P.O. Box 456
Number Street
Woodbury, NJ 08096
City State ZIP Code

Contact phone (856) 384-1515 Email eargentieri@rgalegal.com



Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS

TAXES	\$3,679.82
TAXES	\$852.40
HAZARD INS	\$682.00

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT AND CHANGE OF PAYMENT NOTICE PREPARED FOR:

Loan Number:
Analysis Date: 06/22/2020

NEW MONTHLY PAYMENT IS AS FOLLOWS:

Principal and Interest	\$493.95
Required Escrow Payment	\$434.51
Shortage/Surplus Spread	\$0.00
Optional Program Payment	\$0.00
Buydown or Assistance Payments	\$0.00
Other	\$0.00

TOTAL MONTHLY PAYMENT \$928.46
NEW PAYMENT EFFECTIVE DATE: 09/01/2020

SHELLY MCCARTHY 228 / N1
2219 CONSTITUTIONAL DR
STROUDSBURG PA 18360-7528
[Barcode]

FOR BORROWERS IN BANKRUPTCY OR BORROWERS WHOSE DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, THIS IS AN INFORMATIONAL STATEMENT AND IT IS NOT AN ATTEMPT TO COLLECT A DEBT. PLEASE NOTE THAT EVEN IF YOUR DEBT HAS BEEN DISCHARGED IN BANKRUPTCY AND YOU ARE NO LONGER PERSONALLY LIABLE ON THE DEBT, THE LENDER MAY, IN ACCORDANCE WITH APPLICABLE LAW, PURSUE ITS RIGHTS TO FORECLOSE ON THE PROPERTY SECURING THE DEBT.

Rushmore Loan Management Services has completed an analysis of the escrow account. We have adjusted the mortgage payment to reflect changes in the real estate taxes and/or property insurance. The escrow items to be disbursed from the account are itemized above. If you have questions regarding this analysis, please write to our Customer Service Department at Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, or call toll-free 1-888-504-6700.

In the event you utilize a third party to remit your payments, please inform them of the effective date of any change in your payment.

ANNUAL ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

This is an estimate of activity in the escrow account during the coming year based on payments anticipated to be made from the account.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	SPECIAL	PROJECTED REQUIRED
STARTING BALANCE							\$3873.23 \$3245.31
SEP 20	\$434.51					\$3679.82	\$627.92 \$0.00 *
OCT 20	\$434.51						\$1062.43 \$434.51
NOV 20	\$434.51						\$1496.94 \$869.02
DEC 20	\$434.51						\$1931.45 \$1303.53
JAN 21	\$434.51						\$2365.96 \$1738.04
FEB 21	\$434.51						\$2800.47 \$2172.55
MAR 21	\$434.51						\$3234.98 \$2607.06
APR 21	\$434.51					\$852.40	\$2817.09 \$2189.17
MAY 21	\$434.51						\$3251.60 \$2623.68
JUN 21	\$434.51						\$3686.11 \$3058.19
JUL 21	\$434.51				\$682.00		\$3438.62 \$2810.70
AUG 21	\$434.51						\$3873.13 \$3245.21

*Indicates a projected low point of \$627.92. Under the mortgage contract, state or federal law, the lowest monthly balance should not exceed \$0.00. The difference between the projected low point and the amount required is \$4,753.65. This is the surplus.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

IF THIS ESCROW ANALYSIS INDICATES THAT THERE IS A SURPLUS, IT MAY NOT MEAN THAT YOU ARE ENTITLED TO RECEIVE A RETURN OF THAT SURPLUS. THIS ANALYSIS WAS CALCULATED BASED ON AN ASSUMPTION THAT THE ACCOUNT IS CURRENT ACCORDING TO THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST. IF THE ACCOUNT IS BEHIND, IN DEFAULT, OR IN BANKRUPTCY, THIS ANALYSIS MAY NOT REFLECT THE CURRENT STATE OF THE ACCOUNT OR THE TERMS OF A BANKRUPTCY PLAN. IF THERE ARE ENOUGH FUNDS IN THE ESCROW ACCOUNT AND THE SURPLUS IS \$50 OR GREATER, THAT SURPLUS WILL BE MAILED TO YOU WITHIN 30 DAYS, PROVIDED THE ACCOUNT IS CURRENT UNDER THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST.

LOAN NUM1 SURPLUS AMOUNT: \$4,753.65
NAME: SHELLY MCCARTHY

IF THERE ARE ENOUGH FUNDS IN THE ACCOUNT TO DISBURSE THE PROJECTED OVERAGE AND THE ACCOUNT IS CURRENT, THEN THE REFUND WILL BE MAILED TO YOU WITHIN 30 DAYS.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY

This is a statement of actual activity in the escrow account from 03/2020 through 08/2020. Last year's projections are next to the actual activity. The most recent mortgage payment was \$989.50 of which \$495.55 went to the escrow account and the remainder of \$493.95 went towards the mortgage loan. An asterisk (*) indicates a difference between a projected disbursement and actual activity.

MONTH	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT		DESCRIPTION	ESCROW BALANCE COMPARISON	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
STARTING BAL.						\$0.00	\$11936.62-
APR 20				\$852.40*	TOWN/BORO	\$0.00	\$12789.02-
JUN 20		\$16353.15*		\$682.00*	HAZARD INS.	\$0.00	\$2882.13
JUL 20		\$495.55*				\$0.00	\$3377.68
AUG 20		\$495.55*				\$0.00	\$3873.23

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO THE ESCROW ACCOUNT FOR INTEREST ON ESCROW.

The actual lowest monthly balance was less than \$0.00. The items with an asterisk on the account history may explain this, if you would like a further explanation, please call our toll-free number: 1-888-504-6700.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector attempting to collect a debt.

Bankruptcy Notice. If you are in bankruptcy or if your obligation to repay this loan was discharged in bankruptcy, this informational notice is sent to you in order to comply with statutory requirements. It is not an attempt to collect a debt. You may disregard information relating to payment remittance. You are not obligated to make payments and any amount(s) you do pay Rushmore is at your discretion. Please note, however, Rushmore reserves the right to exercise its legal rights, including but not limited to foreclosure of its lien interest, only against the property securing the original obligation.

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

LEGAL NOTIFICATION: Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Notice of Error Resolution & Information Request Procedures

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:

Rushmore Loan Management Services LLC

P.O. Box 52262

Irvine, California 92619-2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

Equal Credit Opportunity Act Disclosure

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

REV 02/20

The following notice applies to Pennsylvania residents only:

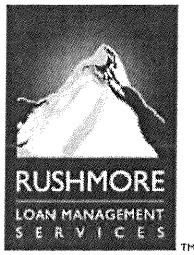
The lender shall retain a security interest in the residential real estate unless and until the debt is fully satisfied and the security interest is released.

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P.O. Box 55004
Suite 100
Irvine, CA 92619

www.rushmorelm.com

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS

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*If there is an amount listed in the "Actual" column under Payments To Escrow Account on Page 2 above, then this is the assumption that was made and indicates the amount that would have been paid into escrow for a contractually current loan. This number does not represent payments that were actually made by you. As discussed above, these escrow calculations are calculated based on an assumption that the account would be current according to the terms of the note and mortgage/deed of trust.



UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PENNSYLVANIA	
ROMANO GARUBO & ARGENTIERI Emmanuel J. Argentieri, Esquire 52 Newton Avenue, P.O. Box 456 Woodbury, New Jersey 08096 (856) 384-1515 Attorney for Secured Creditor, U.S. Bank Trust National Association as Trustee of Lodge Series IV Trust	
SHELLY MARIE MCCARTHY xxx-xx-9634 Debtor.	Case No.: 19-03672/RNO Chapter: 13

CERTIFICATION OF SERVICE

1. I, Jill P. Trafton:
 - ☐ represent the _____ in the above-captioned matter.
 - ☒ am the secretary/paralegal for Romano Garubo & Argentieri, who represents the
above-referenced secured creditor in the above-captioned matter.
 - ☐ am the _____ in the above case and am representing myself.
2. On August 5, 2020, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below.

Notice of Mortgage Payment Change.

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: August 5, 2020

/s/ JILL P. TRAFTON
JILL P. TRAFTON

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Shelly Marie McCarthy 2219 Constitutional Drive Stroudsburg, PA 18360	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Patrick James Best, Esq. ARM Lawyers 18 North 8 th Street Stroudsburg, PA 18360	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Charles J. DeHart, III 8125 Adams Drive, Suite A Hummelstown, PA 17036	Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)